

# Disability Semi-monthly Premiums

## Calculating Your Disability Plan Rates

Supplemental Short Term Disability	
Age Band	Rate per \$100 per Pay Period
<25	\$0.1740
25-29	\$0.1785
30-34	\$0.1800
35-39	\$0.1575
40-44	\$0.1430
45-49	\$0.1735
50-54	\$0.2120
55-59	\$0.2395
60-64	\$0.2420
65-69	\$0.2450
70+	\$0.2450

Long Term Disability	
Age Band	Rate per \$100 per Pay Period
<25	\$0.0165
25-29	\$0.0195
30-34	\$0.0310
35-39	\$0.0610
40-44	\$0.0880
45-49	\$0.1320
50-54	\$0.1890
55-59	\$0.2085
60-64	\$0.1815
65-69	\$0.1515
70+	\$0.1515

### Calculating your 2017 semi-monthly premiums:

Divide your base salary by 1,200, then multiply by the rate for your age. Add the plans together.

#### EXAMPLE: 50-year-old employee making \$102,000

Supplemental Short Term Disability calculation:  $\$102,000 / 1200 \times .2120 = \text{\$18.02}$  per pay period.

Long Term Disability calculation:  $\$102,000 / 1200 \times .1890 = \text{\$16.07}$  per pay period.

Total:  $\$18.02 + \$16.07 = \text{\$34.09}$  per pay period.

